

ABSTRACT

[0070] A computerized system and method for securely authorizing and distributing stored-value card data over a communications network is provided. The method allows for storing in the database a plurality of records comprising stored-value card data for each stored-value card as well as information identifying a plurality of trusted sources of stored-value card activation requests and/or a plurality of trusted communications networks for transmitting stored-value card activation requests. A transmitting step allows for a requesting terminal to transmit over a communications network a request to change the status of a stored-value card. The central processor then determines whether the requesting terminal and/or the communications network is a trusted source. Based on whether the requesting terminal or communications network is a trusted source or trusted communications network, the request can be processed and the card can be activated. A method for establishing a list of trusted sources and trusted communications networks is also provided.